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(A) Housing

Issue Papers

Atlantic C

Basic Home Modifications for Those Desiring to Age in Place

Ву

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Basic Home Modifications for Those Desiring to Age in Place

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Description of the issue

As a person grows older his/her needs and limitations evolve in respect with the suitability of one's home. Whether it is restricted mobility due to arthritis, poor vision from cataracts or a loss of security due to the death of a spouse...These changes can typically be addressed by resolving to psychologically accept them, seeking advice from well intentioned experts, and making the recommended improvements in a timely fashion.

Common barriers

The most common road block to making improvements is that the person living there does not accept the fact that they have a problem. At times, the impediment could be a spouse or an adult child that is a decision maker. Accepting that there are issues to be dealt with and resolving to move forward is paramount in having one's surroundings be as safe and comfortable as practical.

Economics can play a major role in limiting the access to home improvements. Remodeling and repair work is as expensive as it ever has been, and will continue to escalate with both material and labor costs ratcheting upward. However, there are many modifications that can be done on a budget.

Because access to experts who perform specialized modifications may seem difficult, people tend to be shy about seeking advice for fear of being seen as ignorant or vulnerable. This is especially the case when the spouse who handled all the home maintenance issues passes away leaving the surviving spouse to carry on. Fortunately, there are resources available to help.

Solutions to overcoming barriers

For those persons who realize the need to make changes...They are already ahead of the game. For those persons who don't want to, or can't recognize the need for change then they need the assistance from someone in their support system. Alzheimer's patients can be a challenge in this scenario, particularly in the absence of a care taker.

Once needs are identified, prioritized, and priced from reputable contractors...Then an overall budget plan can be assembled. Different sources of funding for this type of work include reverse mortgages, home equity loans, savings/investments, and family members. There are some government and private grants available, but the access can be limited. Again, a family member or supporter may need to be involved in some or all of this process.

Identifying, establishing rapport, and hiring the right contractor for this type of work is something that should be easy, but often becomes a stumbling block. The most important traits to look for when hiring a contactor are honesty and experience. Professional contracting associations, referrals from family and neighbors, and care givers can assist in referring a reputable contractor. It is important to identify a contractor that is experienced in this type of work and has a wide range of capabilities.

Specific actions that can be undertaken to implement the solutions

Ask a Certified Aging in Place Specialist (CAPS) contractor or a barrier free consultant to evaluate (also called a Home Audit for Independence) your home's suitability to accommodate one's existing physical condition. Future health conditions should also be considered. This evaluation process is usually done for a nominal fee and most professionals will credit the fee against future services. As many decision makers as possible should be present for such an evaluation, I.E. spouse, children, etc.

Once an evaluation has been completed, then the process of establishing a budget can begin. Ask a few contractors to review the evaluation list, and get written contracts to perform the work. Some common improvements include:

- 1. Widen parking spaces so that there is a min. of 36" to the sides of the vehicle. Fall prevention.
- 2. Adding stair rails at all entrance steps. Fall protection.
- 3. Ensure stairs have non slip surfaces and closed risers. Fall prevention.
- 4. Ensuring that your street address number is visible from the street...even at night. Security.
- 5. Installing a peep hole in the front door. Security.
- 6. Re-keying all your door locks for the same key. Manual dexterity.
- 7. Exterior lights should have multiple bulbs and controlled by a photo cell. Security. Fall prevention.
- 8. Pruning shrubs near doors and windows to eliminate hiding places. Security.
- 9. Replacing thick pile carpet with low cut type. Trip hazard.
- 10. Increasing the amount/brightness of light fixtures. Vision.
- 11. Raise washer and dryers atop a platform. Spine injury prevention.
- 12. Replace shower/tub valves with pressure balanced type. Anti-scald for blood circulation.
- 13. Adjust water heater to reduce maximum temperature. Anti-scald for blood circulation.
- 14. Ovens with side opening doors. Applicable for wheel chair users.
- 15. Stove tops with front mounted controls. Applicable for wheel chair users.
- 16. Glass front wall cabinet doors in the kitchen. Helps those with memory problems (Alzheimer's patients).
- 17. Comfort height commode. Universal.
- 18. Lever door hardware and faucet handles. Universal.
- 19. Large rocker switch for light fixtures. Universal.
- 20. Grab bars in bathing areas. Universal.
- 21. Shower/bath seats. Mobility issues.
- 22. Graspable railings at all stirs. Fall prevention.
- 23. Widen doorways to a min. of 32" where possible. Wheelchair and walker access.
- 24. Eliminate thresholds where possible, or at least provide a transition. Mobility.

The contractor should provide a written contract detailing the specifications, how change orders are dealt with, the price, a payment schedule, warranty, and reference the contractor's building license number. Lastly, you'll want written confirmation of up to date worker's compensation and general liability insurance. Remember to get plenty of recent referrals. Do not always go for the lowest price. Do you trust the contractor? Remember, that you get what you pay for.

Making changes to improve the suitability is a smart move especially when done in a timely fashion. In some situations improvements may be so costly that consideration should be given to relocation to an institutional type setting. Whether one decides to age in place or relocate to an institution...My best advice is to be proactive in addressing the issue before it becomes too late.

Non Subsidized Housing

By

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White House Conference on Aging

Topic: Non Subsidized housing

Presenter: Roger Owens

Issues: 1. Affordable Housing for the increasing population of seniors.

- 2. Reaching seniors with information about affordable housing.
- 3. Educating seniors not to stay isolated at home.

Barriers to Cross

- A. High Cost of senior housing.
- B. Independent senior housing no longer nursing home.
- C. Seniors staying home too long alone.
 - 1) The house they have lived in for 50 years is more important than health safety or companionship.

Solutions to overcoming barriers

- A. Tax incentives for companies that are building affordable senior apartments or housing.
 - 1) Property tax incentives for cost effective senior apartments or housing.
 - 2) Educate seniors on differences in different types of senior housing.
 - a. Full buy in
 - b. Month to month
 - c. Assisted living
 - d. Nursing homes
 - 3) Don't wait too long before nursing home is the only alternative.
 - 4) Living in a senior community with 3 healthy meals a day, exercise, companionship, eliminates isolation and depression.
 - a. Creates healthy, active and happy seniors.

Recommendations

- A. Encourage more affordable senior housing.
 - 1) State and Federal incentives to encourage companies to develop and finance better senior apartments and housing.
 - a. Tax incentives
 - b. Property tax incentives
 - c. Utility cost incentives such as given to industry.
- B. Informing seniors about active senior complexes and lifestyles.
 - 1) State and Federal pamphlets on healthier life styles.

Roger Owens

a. Promotes better physical bodies and mental attitudes.

2) Church groups become more active informing their seniors about active senior communities and other senior housing rather than staying isolated in their homes.

3) Universities institute classes and labs for their students to partner with seniors and study active lifestyles vs. inactive life styles and what motivates the better lifestyles.

C. A healthy active independent senior is a well-adjusted and well-rounded senior

1) Public health network promoting an aggressive partnership to teach and make available "how to" ideas on healthy lifestyles.

2) Active seniors are healthy and cost less to keep health, over 500 million dollars a year is spent by the State on senior health care.

a. Over 242 million dollars spent on obesity related costs.

b. Area Senior Centers partnership with Senior Housing to fill gaps for needed activities and socializations.



By

Donna Jones-Gilbert Assistant to the Executive Director Columbia Housing Authority Columbia, South Carolina

Issue statement:

The Changing face of public housing and how it will play a role in housing older adults in the future.

Donna Gilbert

Public assisted housing, that is, housing built and maintained largely or entirely with public funds plays an indispensable role in meeting the

needs of older adults. It is an incontrovertible fact that the private housing market, left to its own devices will not provide adequate

housing for that sector of our population. Public housing authorities Section 8 and other subsidies were brought into being because their proponents had serious concerns about the availability of safe adequate housing for the poor, elderly and disabled. This is a sober attempt to address a set of very real future challenges. For my part as a practical manager, developer & citizen, I feel it is my mission to design housing and programs that will enrich the entire society by providing independence and dignity to seniors. Without publicly assisted housing, just as without social security and adequate retirement income, seniors who are lucky enough to have someone willing to house them, will be thrown back upon the families of their adult children. Many of these families are struggling with children of their own as well as their own disproportionate spending to actual income. Any diminution in the supply of available publicly subsidized and assisted housing is therefore bound to cause a general and significant decline in the living standards of families who will be forced to take in their non-working parents. Without an increase in the supply of assisted elder housing given the predicted changes in the demographic curve, we will eventually see something that we have not seen in six or seven decades ...that is at worst "homeless seniors" and at best, seniors in overcrowded, substandard or inadequate housing.

That said, There are two key areas that could enhance my ability to develop, adapt and build more elder designated units are 1) New Universal Housing codes and programs (for new construction and renovations) 2) Shifting and/or Relaxing of Social Policies and The Development of reimbursement and subsidy programs that will offset the cost of adapting existing structures.

The US Department of Housing and Urban Development pays for construction and some of operating costs of public housing units for low income people. These public housing projects are operated by over 3300 local public housing authorities throughout the U.S. We the developers in local housing authorities operate and administrate facilities for people for all ages. These facilities are sometimes in part or entirely dedicated for the elderly. Over the past few years federal funding has dramatically decreased and in response to this reduction some states have created a range of innovation cost effective housing options and partnerships. Even with these innovations I feel that there are still major barriers to building elderly designated new units to meet the demands of the changing population. One in particular is the building cost driven by the emphasis to meet Federal Accessibility standards. While I admit that there must be good standards in place to ensure that our older citizens are housed in safe, barrier free, appropriate affordable housing. More steps need to be taken to make sensible, cost effective standards with incentives on new construction. Due to the emphasis HUD has placed on housing subsidies and vouchers the trend has moved away from new construction. "Older people can use the Section 8 certificate program to seek an affordable barrier free housing unit. In 1983, a housing voucher program was created which is similar to the certificate program; however; the actual rent is negotiated by the tenant and landlord and amount of subsidiesroughly 46% of the program funds were for elderly or handicapped individuals." (Dunn, Peter A. 1997)

Having witnessed the enormous shifts in the economy over the last few years, I understand the need for the government to employ more conservative policies in funding however having managed through dramatic reductions in residents programs, I am concerned that reductions in federal elder programs coupled with the complexity in processing and/or qualifying for partial funding will make building facilities almost an impossible venture for a non profit. Without some creativity here in Medicare/Medicaid policies designed for housing, elder housing will become the step-child of public housing. "Medicaid is not one program, but 50 different programs that states administer using broad federal guidelines...... Medicare is a federal program that provides health care for some 41 million senior citizens and retirees over 65 years of age. Until recently, states had no role in Medicare. Starting Jan. 1, 2006, Medicare will provide a prescription drug benefit for the first time, but Medicaid costs still are expected to eat up state budgets. The rising health care costs, particularly prescription drugs, play a huge role, but so do demographics." (Prah, Pamela. 2005)

The answers for the "how to" in building more facilities devoted to low and moderate income elderly public housing could be found at the state level through a reworking of Medicaid/Medicare restrictions as well as tax credits and relief to the elderly in light of the burden prescription drugs have on fixed incomes.

"As Americans gets older, many will need more long-term care and nursing home care. Medicaid already is the nation's primary long-term care program, accounting for 43 percent of total long-term care spending and paying for nearly 60 percent of nursing home residents unlike all other Medicare services, states will partly pay for this benefit." (Prah, Pamela. 2005)

We have all heard this adage made popular recently by Hillary Clinton, a billion times, "It takes a village"In keeping with this thinking, I feel that city, local and federal governments along with key members of the for profit private industry should develop cooperative ventures that will work together in developing alternative funding earmarked especially for housing and care for the aged. Funding alone is not the single answer to this challenge. There should be some consideration in our cultural perspective as to how our value and treatment of the elderly Active seniors are workers, volunteers, mentors, grandparents and productive citizens. Public assisted housing keeps them this way. Take it away and they will be dependents, living shorter, sicker lives and we will all be the poorer for it.

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Responding to the Need for Affordable Housing in Our Aging Population: A Role of Non-Profit Organizations

By

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RESPONDING TO THE NEED FOR AFFORDABLE HOUSING IN OUR AGING POPULATION: THE ROLE OF NON-PROFIT ORGANIZATIONS

Volunteers of America of the Carolinas, Inc. (VOAC) is one of the largest non profit providers of housing and other supportive services for homeless and modest income persons in the Carolinas. VOAC provides hope, support and social services to communities, families and individuals. Our mission is to recognize each one's dignity, empower people to achieve their goals and realize their potentials. Affordable rental housing and supportive services, child development services for homeless and other at risk families, and transitional housing with intensive services for homeless families are some of the programs provided in twenty-five communities within the Carolinas. VOAC is an affiliate of Volunteers of America, Inc., a national organization founded in 1896, with a presence in 40 states, and a rich history of providing affordable/assisted housing opportunities for the past thirty-five years.

Our experience in developing and providing housing services to modest income seniors – both nationally and here in the Carolinas – has given us first hand knowledge of the need, the barriers, and the rewards. The need is almost incalculable, and growing – as the population is aging and as the cost of housing continues to grow. Our housing serves seniors whose income is below 50% of the median income in their area. This is proscribed by the funding that is made available for development of these apartment communities. That simple description of what we do actually embodies several of the most difficult barriers to offering safe, decent, affordable housing for modest income seniors:

- 1. First, and foremost --- The need for this type of rental housing is far greater than the current availability. Simply put there are not enough apartment communities/units on the ground today to meet the need. The waiting lists are typically quite long.
- 2. The funding designated for affordable housing is finite annually and unfortunately, the only source specifically designated for seniors has been cut over and over again in the federal budget. Currently, South Carolina is fortunate to see two new senior apartment communities totaling less than 100 units awarded through the HUD Section 202 Elderly Housing program each year. Other funding such as Low Income Housing Tax Credits and Bond financing also add some units. The level of competition in the current 2005 SC tax credit program gives you an idea of the shortage of funding. There are 72 applications; likely one third of those will actually receive an allocation that will allow them to raise the investment dollars to build their proposed apartment complex. More specifically to our focus today, you need to know only 13 of those applications propose to serve seniors.
- 3. While 50% of median income is the maximum amount allowable for most of the seniors we serve that is by no means the typical income for our residents. It is much more prevalent for them to be at below 30% or even below 25% of the median income for areas of SC like Charleston, Beaufort, Greenville, Columbia metropolitan area. That is because they are on a modest fixed income that is at the level of SSI. They often spent all their careers in what were solid manufacturing and service industries, but now find that their income in retirement will not keep up with the rising cost of living. And we find it is simply not possible to build and operate apartments at a cost that is affordable to seniors who often make less than \$7,000 per year. They are able to pay about \$150 per month using the HUD definition of 30% of their adjusted gross income. We have found that the lowest possible rent for a one bedroom senior unit is going to exceed \$300 per month no matter where it is built in SC., even if there is no permanent debt service on the property. Rental Assistance payments are critical to making it possible for most of these seniors.

And that is the major barrier – rental assistance is not available at a level to meet current needs – and is under attack for more cuts. Without it, vast numbers of seniors.

So, I present that these are the 3 most difficult barriers to providing good safe affordable housing for seniors: lack of supply, inadequate funding for building/creating additional units and inadequate supply of rental assistance for seniors with very, very low incomes. These are barriers that can be overcome; it will take continued creative programs such as the tax credit program that encourages the private sector to invest in affordable housing. The result is measurable: many, many more seniors live longer vibrant, productive lives, contributing to their communities in a variety of ways. Just one example is a strong volunteer program that is organized and carried out by the senior residents, in one of our communities – that offers services within the apartment complex and to seniors in the surrounding neighborhood. So, of course, this housing is a benefit to the residents.

It is also a cost effective alternative to what are all too often the only remaining choices that are more restrictive – nursing homes, board and care facilities, etc. These are not inherently bad; there just need to be more options for people to live independently in safe, decent and affordable housing communities, designed to allow them to age in their own home and stay engaged within the larger community. Volunteers of America has been and will continue to be an advocate for this vision.

Community Forums Report

(A) Housing

2005 WHITE HOUSE CONFERENCE ON AGING

COMMUNITY FORUMS

HOUSING

LOCATION OF EVENT: Florence Civic Center – Florence, SC

Priority Issues:

- A) Housing affordability and availability
- B) Residential design, including home modification relating to safety and convenience
- C) Urban vs. Rural

Proposed Solution:

- A) As the oldest-old continue to live longer, their need for Older Americans Act (OAA) services will continue to increase. To provide for a functional living environment for an aging America, we must prepare now to meet this increased demand, especially in the area of housing. Recognizing the benefits of providing an opportunity for seniors to remain as independent as possible, one of the biggest concerns for the future is the availability and affordability of manageable housing.
- B) Not all seniors will want to live in planned communities; however, this option needed to be available for those who want it. While continuing care retirement communities are not widely available, they provide the privacy of independent living as well as long-term care; all under one "roof". We recommend the availability of a variety of housing options serving people of moderate and middle incomes, ranging from single-family communities and service-enriched senior communities (i.e., planned, secure communities with shopping and recreation in the area) to continuing care retirement communities. We support an increase in private-public partnerships to increase functional housing in urban and rural communities across the region.

LOCATION OF EVENT: City Council Chambers – Rock Hill, SC

Priority Issue:

Housing needs for seniors larger than the availability of affordable housing.

Barriers:

- 1) Accessibility in housing; need more handicapped accessible housing.
- 2) Short supply of homes for single family or handicapped seniors.
- 3) Non-existence of housing in the moderate price housing. This affects middle-income retirees.

Proposed Solution(s):

(MISSING!!!) - NOT INCLUDED IN PACKET.

LOCATION OF EVENT: Santee-Lynches Regional Council of Governments – Sumter, SC

Priority Issue:

Older people want to age in place, however, without funding for home repair, rehabilitation or modification, they will be forced to leave their homes.

Barriers:

- 1) Insufficient housing program funding.
- 2) Seniors on fixed income.
- 3) Seniors physically cannot make repairs.

Proposed Solution(s):

- 1) Advocate fore more program funding.
- 2) Encourage the use of home modifications that extends the functional capacity of the unit.
- 3) Community response to meet needs to include faith-based community.

LOCATION OF EVENT: Emmanuel Baptist Church – Manning, SC

Priority Issue:

Seniors' ability to afford needed home repairs.

Barriers:

- 1) Need more money for rehab housing.
- 2) Lack of contractors who work for less or will work on smaller jobs.
- 3) Income qualification issues.

Proposed Solution(s):

- 1) Use federal taxes at home first, not in other countries.
- 2) More community involvement with home rehabilitation/repairs (volunteers, youth help, and church assistance).
- 3) Broader communications in the community.

LOCATION OF EVENT: Kershaw County Health Resource Center – Camden, SC

Priority Issue #1:

Home repairs.

Barriers:

- 1) Many seniors live in deteriorating homes or older mobile home units that need repairs.
- 2) Seniors don't want to move; they desire to age in place.
- 3) Lack of affordable home repair service providers.
- 4) Waiting list for repair assistance far too long.

Proposed Solution(s):

- 1) Increase Community Development Corporation involvement.
- 2) Provide more funding for home repair and rehab of homes for seniors.

Priority Issue #2:

Lack of affordable housing options.

Barriers:

- 1) Many seniors have a limited income to get adequate housing. Some seniors at risk for becoming homeless. Average income level of seniors not consistent with adequate affordable housing.
- 2) Homeless populations are increasing.
- 3) Lack of affordable housing for those with disabilities.
- 4) Limited income individuals are forced to deal with high interest predatory lenders.
- 5) High down payments and closing costs prevent many seniors from obtaining adequate housing.
- 6) Lack of financial management counseling for seniors.

Proposed Solution(s):

- 1) Build safe, affordable housing for seniors and those with disabilities.
- 2) Attract higher paying jobs/industry to this area in hopes that seniors can obtain work to increase their income.
- 3) Promote utilization and awareness of state and federal low interest loan program; make more people aware of predatory lending institutions and eliminate use of predatory lending institutions.
- 4) Provide financial management counseling to seniors.

<u>Focus Group Concern:</u> Lack of transitional housing for homeless and for those finding themselves in emergencies and need temporary housing.

LOCATION OF EVENT: The Shepherd's Center – Sumter, SC

Priority Issue:

Safe, affordable, accessible, decent housing options for all people.

Barriers:

- 1) Lack of appropriate units, both rental and homeowner.
- 2) Lack of Section 8 and 202 voucher funding (federal and state).
- 3) Lack of funding oversight.
- 4) Lack of awareness, marketing, and advocating.
- 5) Lack of knowledge of universal design concepts.
- 6) Not enough people available to do repair or rehab work.
- 7) Seniors often feel vulnerable and unable to trust home repair workers.

Proposed Solution(s):

- 1) Better access to opportunities for Section 8, 202 vouchers.
- 2) Prioritization of assistance for special needs population.
- 3) Advocate for increased funding.
- 4) Review current voucher system.
- 5) Develop a cadre of bonded providers/contractors that are available to do repairs and/or rehabs.

LOCATION OF EVENT: Bethlehem United Methodist Church – Bishopville, SC

Priority Issue:

Need for affordable housing for rising number of seniors.

Barriers:

- 1) Lack of available funding.
- 2) Convincing seniors to move to complexes.
- 3) Lack of family support for such complexes.

Proposed Solution(s):

- 1) Apply for federal grants.
- 2) Train seniors on awareness and options available to them.
- 3) Train family members on options available to their loved ones.
- 4) Renovate existing homes to meet senior needs.

<u>Focus Group Concern:</u> (1) Housing security and safety needs of seniors, and (2) Availability of fitness centers for seniors in housing complexes.

LOCATION OF EVENT: Upper Savannah AAA – Greenwood, SC

Priority Issue:

Affordable housing for seniors.

Barriers:

- 1) Personal finances.
- 2) Housing that is not accessible for seniors.
- 3) Affordable housing.

Proposed Solution(s): NOT ADDRESSED IN PACKET.